

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OKLAHOMA**

IN RE:)
)
CHAD LONG,) Case No. 10-11450-R
TONYA LONG,) Chapter 13
)
Debtors.)

MODIFIED CHAPTER 13 PLAN

Length of Plan: 60 months.
 Plan Payment: Debtor shall pay \$755.00/monthly per months 1 through 6 and \$850.00/monthly per months 7 through 23 and \$1,075.00/monthly per months 24 through 60. The Trustee shall deduct the Trustee's preset percentage fee from each payment.
 Commencement Date: Plan payments shall commence on or before thirty (30) days after the Chapter 13 Petition is filed.

Administrative Claims

Debtors' Attorney	Fee Requested	Paid Pre-Petition	Balance Due	Payment Schedule Payment	Months
Riggs Abney Law Firm (initial attorney fees)	\$2,200.00	\$226.00	\$1,974.00	\$329.00	1 - 6
Riggs Abney Law Firm (modification fees)	\$400.00	\$0.00	\$ 400.00	\$200.00	24 - 25

Priority Claims (Unsecured claims entitled to priority under 11 U.S.C. §507 shall be paid in full without interest as follows.)

Creditor	Claim Amount	Payment	Month
Oklahoma Tax Commission	\$848.23 \$1,085.02	\$15.71 \$20.10	7 - 60

Secured Claims

Creditor	Claim Amount	Allowed Claim	Interest Rate	Payment Schedule Payment	Month
Fire-Fighter's CU	\$13,849.17	\$13,849.17	5.9%	\$267.10	1 - 60
Mathis Bros Fin.	\$4,768.00	\$3,500.00	5.9%	\$67.50	1 - 60

(Above entitled to adequate protection pursuant to the 11 USC §1326(a)(1)(C) in the form of a lien on each pre-confirmation plan payment to the Chapter 13 Trustee in the payment amount stated above, subject to Court's Misc. Order No. 162 and/or the Local Rules.)

SECURED CLAIMS PAID DIRECTLY BY DEBTOR - Debtors will pay the ongoing monthly mortgage payment directly to GMAC Mortgage starting with the payment due May, 2010.

SECURED CLAIMS ARREARAGES

Creditor	Allowed Claim	Interest Rate	Payment	Schedule Month
GMAC Mortgage (Pre-petition arrearage)	\$18,843.57	0%	\$348.96	7 – 60
GMAC Mortgage (Post-petition arrearage)	\$1,978.78	0%	\$36.65	7 – 60
GMAC Mortgage (Post-petition arrearage)	\$6,869.47	0%	\$196.27	26 – 60

Unsecured Creditors - All other creditors not scheduled above are deemed general unsecured creditors without priority and shall be paid pro rata from funds remaining after payment of the above-scheduled claims. The Debtor estimates the undisputed unsecured claims total \$132,776 and proposes to provide an estimated distribution of less than 1%.

Lien Avoidances – None

Leases and Executory Contracts - None

Miscellaneous Provisions

- (1) All property of the Estate under 11 U.S.C. Section 1306 shall be and remain property of the Estate and all stays shall remain in force and effect until conclusion of the case or other Order of the Court.
- (2) All claims will be treated as set forth above unless a creditor objects prior to the confirmation hearing and files a claim within ninety (90) days after the first date set for the meeting of creditors called pursuant to 11 U.S.C. Section 341(a). Governmental units must file claims within 180 days after the order for relief.
- (3) Creditors who fail to file a claim within the time stated in Paragraph (2) above may not receive any distribution under this Plan.
- (4) All secured creditors shall retain their liens until conclusion of the Plan. Thereafter, all secured creditors shall release all liens (except as to long-term secured debt, if any).
- (5) The above-named Debtor is enjoined from incurring any debts without prior approval of the Court, except such debts as may be necessary for emergency medical or hospital care.
- (6) Debtor will not receive a discharge.

RIGGS, ABNEY, NEAL, TURPEN,
ORBISON & LEWIS

s/ Ryan J. Assink

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